

HOUSE BILL 2827

By Shepard

AN ACT to amend Tennessee Code Annotated, Title 56,  
Chapter 7, relative to health care coverage for  
certain children.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 23, is amended by  
adding the following language as a new, appropriately designated section:

Section 56-7-23\_\_.

(a) All individual and group health insurance policies providing coverage on an  
expense incurred basis, individual and group service contracts issued by a health  
maintenance organization, all self-insured group arrangements to the extent not  
preempted by federal law and all managed health care delivery entities of any type or  
description, that are delivered or issued on or after January 1, 2009, in this state shall  
provide coverage for the grandchild of an insured under the following conditions:

(1) The insured files a written request for coverage with his or her insurer  
to have one or more grandchildren of the insured or the spouse of the insured  
covered under the insured's policy without regard to whether such grandchildren  
are dependents of the insured;

(2) The insured provides proof satisfactory to his or her insurer that the  
child or children are the grandchildren of the insured or of the spouse of the  
insured or are the children of an adopted son or daughter of the insured or of the  
spouse of the insured;

(3) The insured provides evidence satisfactory to his or her insurer that  
the grandchildren who are listed on the written request for coverage are not

covered under any other health insurance policy, contract or plan including coverage provided under the TennCare program; and

(4) The insured pays the additional coverage applied to family coverage by the insurer if the insured is not presently paying for family coverage.

(b) The benefits required by this section shall be subject to the annual deductible and co-insurance established for all other similar benefits within the policy or contract; provided, that the annual deductible and co-insurance for the benefits required by this section are no greater than the annual deductible and co-insurance established for all other similar benefits within that policy or contract of insurance.

(c) The mandated coverage required in this section shall not apply to the TennCare program administered pursuant to the waivers approved by the United States department of health and human services, to accident-only, specified disease, hospital indemnity, Medicare supplement, long-term care or other limited benefit health insurance policies, or to any health benefit that is individually underwritten.

SECTION 2. This act shall take effect upon becoming a law, the public welfare requiring it.